

**Information to identify the case:**

Debtor 1 **Jose F Ruiz**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: **19-27773-ABA**

Social Security number or ITIN xxx-xx-7742

EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jose F Ruiz  
aka Jose Ruis Almonte, aka Jose Ruiz Almonte,  
aka Jose Francisco Ruiz Almonte

1/17/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New Jersey

In re:  
Jose F Ruiz  
Debtor

Case No. 19-27773-ABA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db +Jose F Ruiz, PO Box 213, Vineland, NJ 08362-0213  
518464648 +495/95 Express Lanes/Transurban Op Inc., P.O. Box 23530, Alexandria, VA 22304-0531  
518464649 +A-1 Collection Service, 2297 State Highway 33, Suite 906, Trenton, NJ 08690-1717  
518464652 +City of Vineland EMS, PO Box 1508, Vineland, NJ 08362-1508  
518464655 +Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179  
518464658 +Internal Medicine Associates, 201 Laurel Heights Drive, Bridgeton, NJ 08302-3635  
518464662 +MRS BPO LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
5184646102 Marisol Lopez, 138 Duck Neck Rd., Bridgeton, NJ 08302  
518464661 +Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1271  
518464663 +Ocwen Loan Servicing, PO Box 8300, Fort Washington, PA 19034-8300  
518464664 +PHH Mortgage ICE Center, 1 Mortgage Way, SV09, Mount Laurel, NJ 08054-4637  
518464667 Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020  
518464668 +Professional Account Management, LLC, PO Box 22147, Alexandria, VA 22304-0854  
518464670 +Rickart Collection Systems, Inc., PO Box 7242, North Brunswick, NJ 08902-7242  
518464671 +South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091  
518464677 +Trident Asset Management, 10375 Old Alabama Road, Suite 303, Alpharetta, GA 30022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 18 2020 00:24:52 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 18 2020 00:24:46 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518464650 E-mail/Text: nicole.watts@atlanticare.org Jan 18 2020 00:23:36  
Atlanticare Regional Medical Center, PO Box 829600, Philadelphia, PA 19182-9600  
518464651 +EDI: CITICORP.COM Jan 18 2020 04:58:00 Citicards CBNA, PO Box 6241,  
Sioux Falls, SD 57117-6241  
518464653 EDI: WFNNB.COM Jan 18 2020 04:58:00 Comenity Bank, Bankruptcy Department, PO Box 182125,  
Columbus, OH 43218-2125  
518464654 +EDI: CCS.COM Jan 18 2020 04:58:00 Credit Collection Services, 725 Canton Street,  
Norwood, MA 02062-2679  
518464656 +EDI: TSYS2.COM Jan 18 2020 04:58:00 DSNB Macys, PO Box 8218, Mason, OH 45040-8218  
518464657 EDI: IIC9.COM Jan 18 2020 04:53:00 IC System, Inc., P.O. Box 64378,  
Saint Paul, MN 55164-0378  
518464659 +EDI: MID8.COM Jan 18 2020 04:58:00 Midland Credit Management, 2365 Northside Drive,  
Suite 300, San Diego, CA 92108-2709  
518464660 +EDI: MID8.COM Jan 18 2020 04:58:00 Midland Funding LLC, 2365 Northside Drive, Ste 300,  
San Diego, CA 92108-2709  
518464665 EDI: PRA.COM Jan 18 2020 04:58:00 Portfolio Recovery, Riverside Commerce Center,  
120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4962  
518464666 EDI: PRA.COM Jan 18 2020 04:58:00 Portfolio Recovery Associates, PO Box 12914,  
Norfolk, VA 23541  
518464669 +E-mail/Text: BankruptcyMail@questdiagnostics.com Jan 18 2020 00:25:48 Quest Diagnostics,  
500 Plaza Drive, Secaucus, NJ 07094-3656  
518464673 +EDI: RMSC.COM Jan 18 2020 04:58:00 SYNCB, PO Box 965005, Orlando, FL 32896-5005  
518464674 +EDI: RMSC.COM Jan 18 2020 04:58:00 SYNCB/TJX CO PLCC, PO Box 965015,  
Orlando, FL 32896-5015  
518464672 EDI: NEXTEL.COM Jan 18 2020 04:58:00 Sprint, 6391 Sprint Parkway,  
Overland Park, KS 66251-4300  
518466330 +EDI: RMSC.COM Jan 18 2020 04:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518464676 EDI: TFSR.COM Jan 18 2020 04:53:00 Toyota Motor Credit, PO Box 8026,  
Cedar Rapids, IA 52409-8026  
518464675 EDI: CITICORP.COM Jan 18 2020 04:58:00 The Home Depot/CBSD, PO Box 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net  
Jorge F. Coombs on behalf of Debtor Jose F Ruiz jcoombs@youngbloodlegal.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3